

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

CB-1814-C

Eisenberg Gold & Agrawal, P.C.

William E. Craig, Esquire

1040 Kings Highway North #200

Cherry Hill, NJ 08034

Attorney for Carmax Auto Finance



Order Filed on November 19, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 24-13760

In Re:

WILLIAM E. CZYZEWSKI, JR.

ASHLEY E. CZYZEWSKI

Judge: (ABA)

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: November 19, 2024



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: William and Ashley Czyzewski

Case No: 24-13760

Caption of Order: Order Resolving Objection To Confirmation

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for Carmax Auto Finance (“Carmax”), with the appearance of Rex J. Roldan, Esquire on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Carmax is the holder of a first purchase money security interest encumbering 2019 Chevrolet Silverado bearing vehicle identification number 1GCPYCEF8KZ174676.**
- 2. That the secured amount that Carmax shall be paid through the Debtors' Plan shall be \$52,270.43. This amount is reached using the agreed value of the vehicle of \$42,462.04 (the net loan balance), amortized at 8.5% over 60 months.**
- 3. That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to Carmax in the amount of \$2,100.00 through November 2024 and thereafter, each month, commencing December 2024, make monthly adequate protection payments to Carmax in the amount of \$300.00. Adequate protection payments to Carmax shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Carmax. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Carmax until the remaining counsel fees have been paid. The Debtors shall receive a credit for all adequate protection payments made against the total amount to be received by Carmax through the Plan.**
- 4. That Carmax shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law or the Debtors receiving a discharge.**

In re:
William E. Czyzewski, Jr.
Ashley E. Czyzewski
Debtors

Case No. 24-13760-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Nov 19, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2024:

Recip ID **Recipient Name and Address**
db/jdb + William E. Czyzewski, Jr., Ashley E. Czyzewski, 56 Thackery Court, Sewell, NJ 08080-1414

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor Pentagon Federal Credit Union laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Rex J. Roldan	on behalf of Joint Debtor Ashley E. Czyzewski roldanlaw@comcast.net roldanlaw1@gmail.com
Rex J. Roldan	

District/off: 0312-1

User: admin

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Date Rcvd: Nov 19, 2024

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Total Noticed: 1

on behalf of Debtor William E. Czyzewski Jr. roldanlaw@comcast.net, roldanlaw1@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor CarMax Business Services LLC wcraig@egalawfirm.com,
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8